

**IN THE CLAIMS**

The Applicant respectfully requests the Examiner to change the claims to those shown on pages 13 through 18. A marked up version of the original claims is shown on pages 19 through 24.

## CLAIMS

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§ 1
1. A financial services method, comprising:  
organizing data concerning a multi-enterprise organization by element, factor, risk and enterprise;  
modeling the multi-enterprise organization as a function of the different elements and factors to create a matrix of value by enterprise for the multi-enterprise organization;  
and  
displaying the results of the analysis.
2. A computer readable medium having computer executable instructions thereon for causing one or more computers to perform the method of claim 1.
3. The method of claim 1 wherein the one axis of the matrix of value for each enterprise in the multi-enterprise organization is defined by one or more segments of value from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.
4. The method of claim 1 wherein the factors that together with elements of value define one axis of the matrix of value are selected from the group consisting of indicators: of conditions external to the organization, of prices external to the organization, of organization conditions and of organization performance.
5. The method of claim 1 wherein the elements of value that together with factors define one axis of the matrix of value are selected from the group consisting of customers, partners relationships, channels, knowledge, visitors, intellectual property, alliances, processes, brands, the workforce, information technology, quality and tangible assets.
6. The method of claim 1 wherein the value of each element of value displayed in the matrix is determined by its relative contribution to driving one or more of the segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.
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7. The method of claim 1 wherein the value of each factor displayed in the matrix is determined by its relative contribution to driving one or more of the segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.

8. A financial services system, comprising:

a computer system with software that causes one or more processors to: organize data concerning a multi-enterprise organization by element, factor, risk and enterprise; model the multi-enterprise organization as a function of the different elements and factors to create a matrix of value by enterprise for the multi-enterprise organization; and display the results of the analysis.

9. The system of claim 8 wherein the one axis of the matrix of value for each enterprise in the multi-enterprise organization is defined by one or more segments of value from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.

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10. The system of claim 8 wherein the factors that together with elements of value define one axis of the matrix of value are selected from the group consisting of indicators: of conditions external to the organization, of prices external to the organization, of organization conditions and of organization performance.

11. The system of claim 8 wherein the elements of value that together with factors define one axis of the matrix of value are selected from the group consisting of customers, partners relationships, channels, knowledge, visitors, intellectual property, alliances, processes, brands, the workforce, information technology, quality and tangible assets.

12. The system of claim 8 wherein the value of each element of value is determined by its relative contribution to driving one or more of the segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.

13. The system of claim 8 wherein the value of each factor is determined by its relative contribution to driving one or more of the segments of value selected from the group

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consisting of current operation, real options, excess financial assets, derivatives and market sentiment.

14. A financial service analysis method, comprising:

organizing data concerning a multi-enterprise organization by element, factor, risk and enterprise;

modeling the multi-enterprise organization as a function of the different elements, factors and risks by enterprises to define an efficient frontier for the multi-enterprise organization; and

displaying the efficient frontier.

15. A computer readable medium having computer executable instructions thereon for causing one or more computers to perform the method of claim 14.

16. The method of claim 14 wherein the value and the risk for each enterprise and the multi-enterprise organization contains one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.

17. The method of claim 14 that further comprises analyzing the change the efficient frontier as a result of changes selected from the group consisting of element of value changes, factor changes, risk changes or organization structure changes.

18. The method of claim 17 wherein the impact of changes are reported using a graph that displays the efficient frontier for the organization before and after the change.

19. The method of claim 14 wherein the data is obtained from the group of systems consisting of: basic financial systems, advanced financial systems, web site management systems, operation management systems, supply chain management systems, risk management systems, customer relationship management systems, partner relationship management systems, channel management systems, knowledge management systems, visitor relationship management systems, intellectual property management systems, investor management systems, vendor management systems, alliance management systems, process management systems, brand management systems, workforce management systems, human resource management systems,

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email management systems, IT management systems and quality management systems.

20. The method of claim 14 wherein the matrix value of each element of value, factor and risk is determined by its relative contribution to driving one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.

21. A financial service analysis system, comprising:

a computer system with software that causes one or more processors to: organize data concerning a multi-enterprise organization by element, factor, risk and enterprise; model the multi-enterprise organization as a function of the different elements, factors and risks by enterprises to define an efficient frontier for the multi-enterprise organization; and display the efficient frontier.

22. The system of claim 21 wherein the value and the risk for each enterprise and the multi-enterprise organization contains one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.

23. The system of claim 21 that further comprises analyzing the change the efficient frontier as a result of changes selected from the group consisting of element of value changes, factor changes, risk changes or organization structure changes.

24. The system of claim 23 wherein the impact of changes are reported using a graph that displays the efficient frontier for the organization before and after the change.

25. The system of claim 21 wherein the data is obtained from the group of systems consisting of: basic financial systems, advanced financial systems, web site management systems, operation management systems, supply chain management systems, risk management systems, customer relationship management systems, partner relationship management systems, channel management systems, knowledge management systems, visitor relationship management systems, intellectual property management systems, investor management systems, vendor management systems, alliance management systems, process management systems, brand management

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systems, workforce management systems, human resource management systems, email management systems, IT management systems and quality management systems.

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26. The system of claim 21 wherein the matrix value of each element of value, factor and risk is determined by its relative contribution to driving one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.

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## CLAIMS

1. A financial services method, comprising:

~~organizing~~capturing data concerning the operation of a multi-enterprise organization by element, factor, risk and enterprise;

~~dividing at least a portion of the data into one or more enterprises;~~

modeling the multi-enterprise organization as a function of the different elements and factors enterprises to ~~create~~provide a matrix of value by enterprise, ~~a matrix of risk and a liquidity profile for the multi-enterprise organization; and~~

~~analyzing the impact of forecast changes in external factors on the ability of the multi-enterprise organization to meet its financial obligations; and~~

displaying the results of the analysis.

2. A computer readable medium having computer executable instructions thereon for causing one or more computers ~~a computer~~ to perform the method of claim 1.

3. The ~~business analysis~~ method of claim 1 wherein the one axis ~~matrix~~ of value and the matrix of value risk for each enterprise in ~~and~~ the multi-enterprise organization is defined by one or more ~~subdivided in up to 5 segments of value from the group consisting of,~~ current operation, real options, excess financial assets, derivatives and market sentiment.

4. The ~~business analysis~~ method of claim 1 wherein organization value is the factors that together with elements of value define one axis ~~sum~~ of the matrix of value are selected from the group consisting of indicators: of conditions external to the organization, of prices external to market values of all enterprises within the organization, of organization conditions and of organization performance.

5. The method of claim 1 wherein the elements of value that together with factors define one axis of the matrix of value are selected from the group consisting of customers, partners relationships, channels, knowledge, visitors, intellectual property, alliances, processes, brands, the workforce, information technology, quality and tangible assets. ~~The business analysis method of claim 1 wherein organization risk includes variability and event risks of all enterprises within the organization.~~

6. ~~The business analysis method of claim 1 wherein the value level of each element of value displayed in the matrix~~organization risk is determined by its relative contribution to driving one or more of the segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives~~for both normal and market sentiment~~extreme conditions.

7. ~~The business analysis method of claim 1 wherein the value of each~~factor displayed in the matrix element of value is determined by its relative contribution to driving one or more of the up to 5 segments of value selected from the group consisting of, current operation, real options, excess financial assets, derivatives and market sentiment.

8. A financial services system, comprising:

a computer system with software that causes one or more processors to:  
organize~~means for capturing data concerning the operation of a multi-enterprise organization by element, factor, risk and enterprise; model;~~

~~means for dividing at least a portion of the data into one or more enterprises;~~

~~means for modeling the multi-enterprise organization as a function of the different~~

elements and factors to create enterprises to provide a matrix of value by enterprise, a risk and a liquidity profile for the business;

~~means for analyzing the impact of forecast changes in external factors on the ability of the multi-enterprise organization to meet its financial obligations; and~~display

~~means for displaying the results of the analysis.~~

~~9. The financial services system of claim 8 wherein the value and risk for the multi-enterprise organization are subdivided in up to 5 segments of value, current operation, real options, excess financial assets, derivatives and market sentiment.~~

9. The system of claim 8 wherein the one axis of the matrix of value for each enterprise in the multi-enterprise organization is defined by one or more segments of value from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~The financial services system of claim 8 wherein organization value is the sum of the market values of all enterprises within the organization.~~



10. The system of claim 8 wherein the factors that together with elements of value define one axis of the matrix of value are selected from the group consisting of indicators: of conditions external to the organization, of prices external to the organization, of organization conditions and of organization performance.~~The financial services system of claim 8 wherein organization risk includes variability and event risks of all enterprises within the organization.~~

11. The system of claim 8 wherein the elements of value that together with factors define one axis of the matrix of value are selected from the group consisting of customers, partners relationships, channels, knowledge, visitors, intellectual property, alliances, processes, brands, the workforce, information technology, quality and tangible assets.~~The financial services system of claim 8 wherein the level of organization risk is determined for both normal and extreme conditions.~~

12. ~~The system~~financial services system of claim 8 wherein the value of each element of value is determined by its relative contribution to driving one or more of the up to 5 segments of value selected from the group consisting of, current operation, real options, excess financial assets, derivatives and market sentiment.

13. The system of claim 8 wherein the value of each factor is determined by its relative contribution to driving one or more of the segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.~~A financial service analysis method, comprising:~~

~~capturing data concerning the operation of a multi-enterprise organization;  
dividing at least a portion of the data into one or more enterprises;  
modeling the multi-enterprise organization as a function of the different enterprises to provide a matrix of value, a matrix of risk and an efficient frontier for the multi-enterprise organization;  
analyzing the impact of changes in structure on the financial performance of the multi-enterprise organization; and  
displaying the results of the analysis.~~

~~14. A computer readable medium having computer executable instructions thereon for causing a computer to perform the method of claim 13.~~

14. A15. The financial service analysis method, comprising:

organizing data concerning a multi- of claim 13 wherein the value and the risk for each enterprise and the multi-enterprise organization by element, factor, risk and enterprise;

modeling the multi-enterprise organization as a function of the different elements, factors and risks by enterprisesis subdivided in up to define an efficient frontier for the multi-enterprise organization; 5 segments of value, current operation, real options, excess financial assets, derivatives and displaying the efficient frontier.

15. A computer readable medium having computer executable instructions thereon for causing one or more computers to perform the method of claim 14 market sentiment.

16. The method of claim 14 wherein the value and the risk for each enterprise and the multi-enterprise organization contains one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment. The financial service analysis method of claim 13 wherein organization value is the sum of the market values of all enterprises within the organization.

17. The method of claim 14 that further comprises analyzing the change the efficient frontier as a result of changes selected from the group consisting of element of value changes, factor changes, risk changes or organization structure changes. The financial service analysis method of claim 13 wherein organization risk includes variability and event risks of all enterprises within the organization.

18. The financial service analysis method of claim 17-13 wherein the impactlevel of changes are reported using a graph that displays the efficient frontier for the organization before risk is determined for both normal and after the changeextreme conditions.

19. The method of claim 14 wherein the data is obtained from the group of systems consisting of: basic financial systems, advanced financial systems, web site management systems, operation management systems, supply chain management systems, risk management systems, customer relationship management systems, partner relationship management systems, channel management systems, knowledge management systems, visitor relationship management systems, intellectual property management systems, investor management systems, vendor management systems, alliance management systems, process management systems, brand management systems, workforce management systems, human resource management systems, email management systems, IT management systems and quality management systems.~~The financial service analysis method of claim 13 wherein the impact of changes in structure is reported with a graph showing the efficient frontier for the organization before and after the structure change.~~

20. ~~The financial service analysis method of claim 1413 wherein the matrix value of each element of value, factor and risk is determined by its relative contribution to driving one or more up to 5 segments of value selected from the group consisting of:~~ current operation, real options, excess financial assets, derivatives and market sentiment.

21. A financial service analysis system, comprising:

a computer system with software that causes one or more processors to: organizemeans for capturing data concerning the operation of a multi-enterprise organization by element, factor, risk and enterprise; model;

~~means for dividing at least a portion of the data into one or more enterprises;~~

~~means for modeling the multi-enterprise organization as a function of the different elements, factors and risks by enterprises to define an efficient frontier for the multi-enterprise organization; and display the efficient frontier.~~enterprises to provide a value, a risk and a liquidity profile for the business;

~~means for analyzing the impact of changes in structure on the financial performance of the multi-enterprise organization; and~~

~~means for displaying the results of the analysis.~~

22. ~~The financial service analysis system of claim 21 wherein the value and the risk for each enterprise and the multi enterprise organization is each subdivided in up to 5 segments of value, current operation, real options, excess financial assets, derivatives and market sentiment.~~

22. The system of claim 21 wherein the value and the risk for each enterprise and the multi-enterprise organization contains one or more segments of value selected from the group consisting of current operation, real options, excess financial assets, derivatives and market sentiment.

~~23. The financial service analysis system of claim 21 wherein organization value is the sum of the market values of all enterprises within the organization.~~

23. The system of claim 21 that further comprises analyzing the change the efficient frontier as a result of changes selected from the group consisting of element of value changes, factor changes, risk changes or organization structure changes.

~~24. The financial service analysis system of claim 21 wherein organization risk includes variability and event risks of all enterprises within the organization.~~

~~24.25. The financial service analysis system of claim 2324 wherein the impact of changes are reported in structure is displayed using a graph that displays showing the efficient frontier for the organization before and after the structure change.~~

2526. The financial service analysis system of claim 21 wherein the data is obtained from the group of systems consisting of: basic financial systems, advanced financial systems, web site management systems, operation management systems, supply chain management systems, risk management systems, customer relationship management systems, partner relationship management systems, channel management systems, knowledge management systems, visitor relationship management systems, intellectual property management systems, investor management systems, vendor management systems, alliance management systems, process management systems, brand management systems, workforce management systems, human resource management systems, email management systems, IT management systems and quality management systems.

26. The system of claim 21 wherein the matrix value of each element of value, factor and risk is determined by its relative contribution to driving one or more up to 5 segments of value selected from the group consisting of: current operation, real options, excess financial assets, derivatives and market sentiment.